INDEXING INSTRUCTIONS: Lot 20, Germanwood Station S/D, Section 21, T1S, R6W, Olive Branch, DeSoto County, MS Countrywide/Smith

SUBSTITUTION OF TRUSTEE

WHEREAS, on December 01, 2005, Daniel Smith and Pauline Smith, executed a Deed of Trust to ReconTrust Company, N.A., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 2367 at Page 714 thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute LEM ADAMS, III, as Trustee in said Deed of Trust, the said Lem Adams, III, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

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IN WITNESS WHEREOF, the und on this the day of JUL 2	ersigned has caused these presents to be signed 2.4 2008 2008.
	Countrywide Home Loansalne.
	BY: Kenselme
	ITS KERI SELMAN, ASSISTANT VICE PRESIDENT
STATE OF	
COUNTY OF COLLIN	
jurisdiction aforesaid,	me, the undersigned authority in and for the, who acknowledged to me that of Countrywide Home Loans, Inc., and delivered the above and foregoing Substitution of Loans, Inc. after being first duly authorized so to
GIVEN 24 2008 my hand at	1
	NOTARY PUBLIC
My Commission Expires:	MELISSA FLANAGAN
11/11/09	MELISSA FLANAGAN
PREPARED BY AND RETURN TO:	My Commission Expires November 17, 2009
ADAMS & EDENS Foreclosure Department A Professional Association POST OFFICE BOX 400 BRANDON, MISSISSIPPI 39043	

(601) 825-9508 A&E File #19704